HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Atlantic Region

Date Released: Fourth Quarter 2015

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insights***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insights*** will be released shortly.

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HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of Region
2	Starts by Submarket and by Dwelling Type – Current Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators
6.1	Growth of Economic Indicators

Available in SELECTED Reports:

1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) September 2015		
Newfoundland and Labrador	August 2015	September 2015
Trend[1], urban centres[2]	890	947
SAAR, urban centres[2]	1,057	1,023
	September 2014	September 2015
Actual, urban centres[2]		
September - Single-Detached	85	85
September - Multiples	32	12
September - Total	117	97
January to September - Single-Detached	775	606
January to September - Multiples	335	232
January to September - Total	1,110	838

Table 1b: Housing Starts (SAAR and Trend) September 2015		
Prince Edward Island	August 2015	September 2015
Trend[1], urban centres[2]	218	297
SAAR, urban centres[2]	422	626
	September 2014	September 2015
Actual, urban centres[2]		
September - Single-Detached	14	16
September - Multiples	7	38
September - Total	21	54
January to September - Single-Detached	102	113
January to September - Multiples	123	141
January to September - Total	225	254

Source: CMHC

[1] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

[2] Urban centres with a population of 10,000 and over.

Detailed data available upon request

Table 1c: Housing Starts (SAAR and Trend) September 2015		
Nova Scotia	August 2015	September 2015
Trend[1], urban centres[2]	4,589	5,124
SAAR, urban centres[2]	3,219	4,734
	September 2014	September 2015
Actual, urban centres[2]		
September - Single-Detached	106	157
September - Multiples	225	280
September - Total	331	437
January to September - Single-Detached	735	756
January to September - Multiples	1,212	2,188
January to September - Total	1,947	2,944

Table 1d: Housing Starts (SAAR and Trend) September 2015		
New Brunswick	August 2015	September 2015
Trend[1], urban centres[2]	1,117	1,448
SAAR, urban centres[2]	1,479	2,384
	September 2014	September 2015
Actual, urban centres[2]		
September - Single-Detached	74	88
September - Multiples	53	126
September - Total	127	214
January to September - Single-Detached	554	491
January to September - Multiples	743	515
January to September - Total	1,297	1,006

Source: CMHC

[1] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

[2] Urban centres with a population of 10,000 and over.

Detailed data available upon request

Table 1.1: Housing Activity Summary of Atlantic Region Third Quarter 2015

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2015	995	203	70	1	8	276	68	587	592	2,947
Q3 2014	956	184	85	0	20	95	42	993	700	3,104
% Change	4.1	10.3	-17.6	n/a	-60.0	190.5	61.9	-40.9	-15.4	-5.1
Year-to-date 2015	1,888	331	169	12	10	516	152	1,731	1,211	6,253
Year-to-date 2014	2,108	402	156	0	24	139	134	1,584	1,305	5,884
% Change	-10.4	-17.7	8.3	n/a	-58.3	**	13.4	9.3	-7.2	6.3
UNDER CONSTRUCTION										
Q3 2015	1,962	371	287	7	35	748	135	3,554	1,046	8,383
Q3 2014	2,265	420	285	0	57	594	165	3,215	1,074	8,104
% Change	-13.4	-11.7	0.7	n/a	-38.6	25.9	-18.2	10.5	-2.6	3.4
COMPLETIONS										
Q3 2015	612	74	44	5	13	20	43	542	362	1,715
Q3 2014	770	138	46	0	16	32	55	765	337	2,159
% Change	-20.5	-46.4	-4.3	n/a	-18.8	-37.5	-21.8	-29.2	7.4	-20.6
Year-to-date 2015	2,070	313	206	5	40	133	174	1,367	1,120	5,428
Year-to-date 2014	2,440	412	117	3	24	70	158	1,641	1,445	6,310
% Change	-15.2	-24.0	76.1	66.7	66.7	90.0	10.1	-16.7	-22.5	-14.0
COMPLETED & NOT ABSORBED										
Q3 2015	167	43	59	1	16	115	n/a	n/a	n/a	401
Q3 2014	175	62	60	0	23	103	n/a	n/a	n/a	423
% Change	-4.6	-30.6	-1.7	n/a	-30.4	11.7	n/a	n/a	n/a	-5.2
ABSORBED										
Q3 2015	454	54	53	3	12	97	n/a	n/a	n/a	673
Q3 2014	591	102	40	0	5	27	n/a	n/a	n/a	765
% Change	-23.2	-47.1	32.5	n/a	140.0	**	n/a	n/a	n/a	-12.0
Year-to-date 2015	1,540	253	159	3	43	193	n/a	n/a	n/a	2,191
Year-to-date 2014	1,914	332	125	1	8	59	n/a	n/a	n/a	2,439
% Change	-19.5	-23.8	27.2	200.0	**	**	n/a	n/a	n/a	-10.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1a: Housing Activity Summary of Newfoundland and Labrador Third Quarter 2015

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2015	300	6	0	0	8	0	2	53	183	552
Q3 2014	330	18	19	0	13	24	8	57	269	744
% Change	-9.1	-66.7	-100.0	n/a	-38.5	-100.0	-75.0	-7.0	-32.0	-25.8
Year-to-date 2015	606	16	4	0	8	122	2	80	371	1,209
Year-to-date 2014	775	22	19	0	13	56	35	184	456	1,566
% Change	-21.8	-27.3	-78.9	n/a	-38.5	117.9	-94.3	-56.5	-18.6	-22.8
UNDER CONSTRUCTION										
Q3 2015	785	24	32	0	27	76	10	238	360	1,552
Q3 2014	1,046	14	28	0	23	221	45	323	410	2,116
% Change	-25.0	71.4	14.3	n/a	17.4	-65.6	-77.8	-26.3	-12.2	-26.7
COMPLETIONS										
Q3 2015	268	4	4	0	6	8	8	40	112	450
Q3 2014	338	10	4	0	0	0	8	57	129	546
% Change	-20.7	-60.0	0.0	n/a	n/a	n/a	0.0	-29.8	-13.2	-17.6
Year-to-date 2015	765	17	11	0	11	121	47	181	359	1,512
Year-to-date 2014	963	18	6	1	2	16	16	209	479	1,710
% Change	-20.6	-5.6	83.3	-100.0	**	**	193.8	-13.4	-25.1	-11.6
COMPLETED & NOT ABSORBED										
Q3 2015	64	4	0	0	4	36	n/a	n/a	na	108
Q3 2014	40	2	2	0	7	15	n/a	n/a	na	66
% Change	60.0	100.0	-100.0	n/a	-42.9	140.0	n/a	n/a	n/a	63.6
ABSORBED										
Q3 2015	217	2	5	0	4	18	n/a	n/a	na	246
Q3 2014	283	1	2	0	1	0	n/a	n/a	na	287
% Change	-23.3	100.0	150.0	n/a	**	n/a	n/a	n/a	n/a	-14.3
Year-to-date 2015	643	8	7	0	12	98	n/a	n/a	na	768
Year-to-date 2014	812	4	4	1	3	29	n/a	n/a	na	853
% Change	-20.8	100.0	75.0	-100.0	**	**	n/a	n/a	n/a	-10.0

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Prince Edward Island
Third Quarter 2015

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2015	59	10	7	0	0	0	3	25	77	201
Q3 2014	47	14	6	0	0	0	0	1	52	120
% Change	25.5	-28.6	16.7	n/a	n/a	n/a	n/a	**	48.1	67.5
Year-to-date 2015	107	22	14	0	0	0	11	80	139	393
Year-to-date 2014	102	32	9	0	0	0	8	74	120	345
% Change	4.9	-31.3	55.6	n/a	n/a	n/a	37.5	8.1	15.8	13.9
UNDER CONSTRUCTION										
Q3 2015	108	16	27	0	0	12	3	127	113	406
Q3 2014	104	34	6	0	0	59	8	96	89	396
% Change	3.8	-52.9	**	n/a	n/a	-79.7	-62.5	32.3	27.0	2.5
COMPLETIONS										
Q3 2015	28	4	0	0	0	12	2	13	47	106
Q3 2014	38	10	3	0	0	0	0	50	27	128
% Change	-26.3	-60.0	-100.0	n/a	n/a	n/a	n/a	-74.0	74.1	-17.2
Year-to-date 2015	90	26	0	0	0	12	14	41	122	305
Year-to-date 2014	96	12	3	0	0	22	20	146	82	381
% Change	-6.3	116.7	-100.0	n/a	n/a	-45.5	-30.0	-71.9	48.8	-19.9
COMPLETED & NOT ABSORBED										
Q3 2015	3	1	0	0	0	0	n/a	n/a	na	4
Q3 2014	13	4	1	0	0	18	n/a	n/a	na	36
% Change	-76.9	-75.0	-100.0	n/a	n/a	-100.0	n/a	n/a	n/a	-88.9
ABSORBED										
Q3 2015	34	3	0	0	0	12	n/a	n/a	na	49
Q3 2014	29	4	2	0	0	2	n/a	n/a	na	37
% Change	17.2	-25.0	-100.0	n/a	n/a	**	n/a	n/a	n/a	32.4
Year-to-date 2015	104	17	0	0	0	12	n/a	n/a	na	133
Year-to-date 2014	96	8	2	0	0	4	n/a	n/a	na	110
% Change	8.3	112.5	-100.0	n/a	n/a	200.0	n/a	n/a	n/a	20.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1c: Housing Activity Summary of Nova Scotia Third Quarter 2015

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2015	340	90	28	0	0	266	42	379	100	1,348
Q3 2014	291	70	24	0	0	71	22	590	156	1,236
% Change	16.8	28.6	16.7	n/a	n/a	**	90.9	-35.8	-35.9	9.1
Year-to-date 2015	729	162	81	5	2	378	68	1,361	273	3,217
Year-to-date 2014	702	140	85	0	0	71	66	868	291	2,238
% Change	3.8	15.7	-4.7	n/a	n/a	**	3.0	56.8	-6.2	43.7
UNDER CONSTRUCTION										
Q3 2015	608	152	142	2	2	616	59	2,450	214	4,435
Q3 2014	585	130	151	0	0	203	94	2,082	268	3,525
% Change	3.9	16.9	-6.0	n/a	n/a	**	-37.2	17.7	-20.1	25.8
COMPLETIONS										
Q3 2015	197	38	15	3	0	0	24	371	99	747
Q3 2014	228	50	25	0	0	32	37	492	79	943
% Change	-13.6	-24.0	-40.0	n/a	n/a	-100.0	-35.1	-24.6	25.3	-20.8
Year-to-date 2015	753	140	90	3	3	0	86	919	333	2,327
Year-to-date 2014	827	178	67	2	6	32	86	798	441	2,437
% Change	-8.9	-21.3	34.3	50.0	-50.0	-100.0	0.0	15.2	-24.5	-4.5
COMPLETED & NOT ABSORBED										
Q3 2015	76	14	33	1	6	2	n/a	n/a	na	132
Q3 2014	93	23	38	0	6	0	n/a	n/a	na	160
% Change	-18.3	-39.1	-13.2	n/a	0.0	n/a	n/a	n/a	n/a	-17.5
ABSORBED										
Q3 2015	106	17	15	1	0	37	n/a	n/a	na	176
Q3 2014	145	45	15	0	0	0	n/a	n/a	na	205
% Change	-26.9	-62.2	0.0	n/a	n/a	n/a	n/a	n/a	n/a	-14.1
Year-to-date 2015	403	91	75	1	0	49	n/a	n/a	na	619
Year-to-date 2014	520	124	65	0	0	0	n/a	n/a	na	709
% Change	-22.5	-26.6	15.4	n/a	n/a	n/a	n/a	n/a	n/a	-12.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1d: Housing Activity Summary of New Brunswick Third Quarter 2015

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q3 2015	296	97	35	1	0	10	21	130	232	846
Q3 2014	288	82	36	0	7	0	12	345	223	1,004
% Change	2.8	18.3	-2.8	n/a	-100.0	n/a	75.0	-62.3	4.0	-15.7
Year-to-date 2015	446	131	70	7	0	16	71	210	428	1,434
Year-to-date 2014	529	208	43	0	11	12	25	458	438	1,735
% Change	-15.7	-37.0	62.8	n/a	-100.0	33.3	184.0	-54.1	-2.3	-17.3
UNDER CONSTRUCTION										
Q3 2015	461	179	86	5	6	44	63	739	359	1,990
Q3 2014	530	242	100	0	34	111	18	714	307	2,067
% Change	-13.0	-26.0	-14.0	n/a	-82.4	-60.4	**	3.5	16.9	-3.7
COMPLETIONS										
Q3 2015	119	28	25	2	7	0	9	118	104	412
Q3 2014	166	68	14	0	16	0	10	166	102	542
% Change	-28.3	-58.8	78.6	n/a	-56.3	n/a	-10.0	-28.9	2.0	-24.0
Year-to-date 2015	462	130	105	2	26	0	27	226	306	1,284
Year-to-date 2014	554	204	41	0	16	0	36	488	443	1,782
% Change	-16.6	-36.3	156.1	n/a	62.5	n/a	-25.0	-53.7	-30.9	-27.9
COMPLETED & NOT ABSORBED										
Q3 2015	24	24	26	0	6	77	n/a	n/a	na	157
Q3 2014	29	33	19	0	10	70	n/a	n/a	na	161
% Change	-17.2	-27.3	36.8	n/a	-40.0	10.0	n/a	n/a	n/a	-2.5
ABSORBED										
Q3 2015	97	32	33	2	8	30	n/a	n/a	na	202
Q3 2014	134	52	21	0	4	25	n/a	n/a	na	236
% Change	-27.6	-38.5	57.1	n/a	100.0	20.0	n/a	n/a	n/a	-14.4
Year-to-date 2015	390	137	77	2	31	34	n/a	n/a	na	671
Year-to-date 2014	486	196	54	0	5	26	n/a	n/a	na	767
% Change	-19.8	-30.1	42.6	n/a	**	30.8	n/a	n/a	n/a	-12.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Atlantic Region 2005 - 2014

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2014	3,021	519	252	0	31	278	157	1,854	1,774	7,962
% Change	-18.0	-17.6	-15.4	-100.0	14.8	27.5	-17.4	-34.9	-24.4	-22.4
2013	3,686	630	298	8	27	218	190	2,848	2,347	10,260
% Change	-20.0	-28.2	-65.5	**	-70.3	-47.6	-17.0	9.4	-20.6	-18.9
2012	4,606	878	865	2	91	416	229	2,604	2,956	12,647
% Change	3.6	7.3	-5.3	0.0	26.4	31.6	29.4	-6.4	-1.4	1.0
2011	4,444	818	913	2	72	316	177	2,783	2,999	12,524
% Change	-13.9	1.2	29.0	-88.9	26.3	38.0	-4.8	31.0	-13.8	-1.9
2010	5,163	808	708	18	57	229	186	2,124	3,479	12,772
% Change	5.6	9.8	42.2	**	-54.8	-16.1	13.4	48.2	25.6	17.2
2009	4,889	736	499	3	126	273	164	1,433	2,771	10,893
% Change	-15.4	-24.3	-21.2	n/a	53.7	5.8	-4.1	10.2	-8.8	-10.9
2008	5,776	972	632	0	82	258	171	1,300	3,038	12,229
% Change	14.3	4.7	16.2	n/a	-5.7	-40.0	-10.0	-7.0	-19.2	-1.3
2007	5,052	928	544	0	87	430	190	1,398	3,762	12,391
% Change	16.9	4.0	-10.1	n/a	19.2	-0.2	-10.4	-16.7	0.6	3.7
2006	4,321	892	605	0	73	431	212	1,679	3,738	11,953
% Change	-8.9	5.6	-6.6	-100.0	92.1	-31.4	-20.0	56.6	-3.0	-1.2
2005	4,744	845	648	1	38	628	265	1,072	3,853	12,094

Source: CMHC (Starts and Completions Survey)

Table 1.3a: History of Housing Starts of Newfoundland and Labrador 2005 - 2014

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2014	1,081	29	26	0	20	72	35	220	623	2,119
% Change	-26.7	107.1	-23.5	-100.0	n/a	-28.0	40.0	-40.5	-25.7	-26.0
2013	1,475	14	34	6	0	100	25	370	838	2,862
% Change	-4.7	-46.2	-94.4	n/a	-100.0	-54.5	**	**	-37.5	-26.3
2012	1,547	26	610	0	47	220	6	88	1,341	3,885
% Change	-1.8	85.7	16.9	-100.0	-4.1	182.1	-89.8	**	15.0	11.4
2011	1,576	14	522	2	49	78	59	22	1,166	3,488
% Change	-9.7	-46.2	71.1	-88.9	104.2	**	-10.6	-8.3	-16.3	-3.3
2010	1,746	26	305	18	24	4	66	24	1,393	3,606
% Change	5.2	-18.8	58.0	**	-36.8	-81.0	**	-61.3	34.6	18.0
2009	1,659	32	193	3	38	21	14	62	1,035	3,057
% Change	-6.9	-68.6	-22.2	n/a	58.3	-22.2	-44.0	181.8	0.3	-6.3
2008	1,781	102	248	0	24	27	25	22	1,032	3,261
% Change	22.8	13.3	24.0	n/a	**	-32.5	-10.7	100.0	25.2	23.1
2007	1,450	90	200	0	6	40	28	11	824	2,649
% Change	24.0	-13.5	4.7	n/a	20.0	n/a	n/a	-54.2	11.2	18.6
2006	1,169	104	191	0	5	0	0	24	741	2,234
% Change	-9.5	-28.8	-28.5	n/a	n/a	-100.0	n/a	**	0.5	-10.6
2005	1,292	146	267	0	0	52	0	4	737	2,498

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Prince Edward Island 2005 - 2014

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2014	148	40	28	0	0	24	8	86	177	511
% Change	-14.9	-25.9	180.0	n/a	n/a	-47.8	-46.7	-55.9	32.1	-19.7
2013	174	54	10	0	0	46	15	195	134	636
% Change	-27.8	-28.9	150.0	n/a	-100.0	31.4	-48.3	-27.8	-48.9	-32.4
2012	241	76	4	0	24	35	29	270	262	941
% Change	2.6	35.7	-88.2	n/a	n/a	n/a	**	-19.4	-3.3	0.1
2011	235	56	34	0	0	0	9	335	271	940
% Change	-13.6	-3.4	-32.0	n/a	n/a	n/a	**	58.8	65.2	24.3
2010	272	58	50	0	0	0	1	211	164	756
% Change	-6.8	26.1	42.9	n/a	-100.0	-100.0	-91.7	-13.2	-10.9	-13.8
2009	292	46	35	0	19	46	12	243	184	877
% Change	-6.7	-4.2	16.7	n/a	n/a	**	-57.1	**	-15.2	23.2
2008	313	48	30	0	0	13	28	63	217	712
% Change	-4.0	-40.0	20.0	n/a	n/a	8.3	**	85.3	-18.4	-5.1
2007	326	80	25	0	0	12	7	34	266	750
% Change	5.5	42.9	127.3	n/a	n/a	-50.0	75.0	-71.4	23.7	1.6
2006	309	56	11	0	0	24	4	119	215	738
% Change	-11.0	-44.6	-54.2	n/a	-100.0	n/a	-91.3	**	-30.2	-14.4
2005	347	101	24	0	3	0	46	33	308	862

Source: CMHC (Starts and Completions Survey)

Table 1.3c: History of Housing Starts of Nova Scotia 2005 - 2014

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2014	1,022	186	118	0	0	166	81	1,008	423	3,056
% Change	-16.3	-36.3	-27.6	-100.0	n/a	130.6	-12.9	-31.5	-30.1	-22.0
2013	1,221	292	163	2	0	72	93	1,471	605	3,919
% Change	-30.9	-21.1	31.5	0.0	-100.0	-55.3	-17.0	7.4	1.3	-13.3
2012	1,768	370	124	2	18	161	112	1,370	597	4,522
% Change	11.0	6.3	-27.9	n/a	50.0	2.5	67.2	-20.6	4.9	-2.6
2011	1,593	348	172	0	12	157	67	1,726	569	4,644
% Change	-14.5	20.0	3.0	n/a	n/a	60.2	19.6	62.4	-26.2	7.8
2010	1,864	290	167	0	0	98	56	1,063	771	4,309
% Change	12.7	17.9	21.9	n/a	-100.0	22.5	100.0	69.5	18.4	25.3
2009	1,654	246	137	0	15	80	28	627	651	3,438
% Change	-20.6	-6.8	-15.4	n/a	-11.8	-48.1	-17.6	2.3	-0.6	-13.7
2008	2,083	264	162	0	17	154	34	613	655	3,982
% Change	23.5	2.3	24.6	n/a	-52.8	-48.3	-27.7	-29.1	-54.2	-16.2
2007	1,687	258	130	0	36	298	47	864	1,430	4,750
% Change	11.1	-6.5	-11.0	n/a	140.0	8.4	-9.6	-17.2	-8.9	-3.0
2006	1,519	276	146	0	15	275	52	1,044	1,569	4,896
% Change	-11.1	15.0	-21.1	-100.0	87.5	-41.7	79.3	70.0	3.4	2.5
2005	1,708	240	185	1	8	472	29	614	1,518	4,775

Source: CMHC (Starts and Completions Survey)

Table 1.3d: History of Housing Starts of New Brunswick 2005 - 2014

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2014	770	264	80	0	11	16	33	540	551	2,276
% Change	-5.6	-2.2	-12.1	n/a	-59.3	n/a	-42.1	-33.5	-28.4	-19.9
2013	816	270	91	0	27	0	57	812	770	2,343
% Change	-22.3	-33.5	-28.3	n/a	**	n/a	-30.5	-7.3	1.9	-13.8
2012	1,050	406	127	0	2	0	82	876	756	3,299
% Change	1.0	1.5	-31.4	n/a	-81.8	-100.0	95.2	25.1	-23.9	-4.4
2011	1,040	400	185	0	11	81	42	700	993	3,452
% Change	-18.8	-7.8	-0.5	n/a	-66.7	-36.2	-33.3	-15.3	-13.7	-15.8
2010	1,281	434	186	0	33	127	63	826	1,151	4,101
% Change	-0.2	5.3	39.8	n/a	-38.9	0.8	-42.7	64.9	27.7	16.5
2009	1,284	412	133	0	54	126	110	501	901	3,521
% Change	-19.7	-26.2	-30.7	n/a	31.7	96.9	31.0	-16.8	-20.5	-17.6
2008	1,599	558	192	0	41	64	84	602	1,134	4,274
% Change	0.6	11.6	1.6	n/a	-8.9	-20.0	-22.2	23.1	-8.7	0.8
2007	1,589	500	189	0	45	80	108	489	1,242	4,242
% Change	20.0	9.6	-26.5	n/a	-15.1	-39.4	-30.8	-0.6	2.4	3.8
2006	1,324	456	257	0	53	132	156	492	1,213	4,085
% Change	-5.2	27.4	49.4	n/a	96.3	26.9	-17.9	16.9	-6.0	3.2
2005	1,397	358	172	0	27	104	190	421	1,290	3,959

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centres 100,000+											
St. John's	240	260	2	6	8	32	47	70	297	368	-19.3
Centres 10,000 - 49,999											
Bay Roberts	14	15	0	4	0	6	0	1	14	26	-46.2
Corner Brook	23	19	4	6	0	0	2	2	29	27	7.4
Gander	18	21	2	2	0	0	3	8	23	31	-25.8
Grand Falls-Windsor	5	15	0	0	0	8	1	0	6	23	-73.9
Total Newfoundland & Labrador (10,000+)	300	330	8	18	8	46	53	81	369	475	-22.3

Table 2.1a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
St. John's	502	642	10	10	8	36	194	210	714	898	-20.5
Centres 10,000 - 49,999											
Bay Roberts	33	36	0	4	0	6	0	1	33	47	-29.8
Corner Brook	30	34	6	6	0	0	2	18	38	58	-34.5
Gander	26	40	2	2	0	23	5	11	33	76	-56.6
Grand Falls-Windsor	15	23	0	0	0	8	5	0	20	31	-35.5
Total Newfoundland & Labrador (10,000+)	606	775	18	22	8	73	206	240	838	1,110	-24.5

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type Prince Edward Island Third Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centres 50,000 - 99,999											
Charlottetown	53	44	6	8	10	6	44	1	113	59	91.5
Centres 10,000 - 49,999											
Summerside	6	3	4	6	0	0	1	0	11	9	22.2
Total Prince Edward Island (10,000+)	59	47	10	14	10	6	45	1	124	68	82.4

Table 2.1b: Starts by Submarket and by Dwelling Type Prince Edward Island January - September 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 50,000 - 99,999											
Charlottetown	98	96	12	16	17	9	99	48	226	169	33.7
Centres 10,000 - 49,999											
Summerside	15	6	12	16	0	8	1	26	28	56	-50.0
Total Prince Edward Island (10,000+)	113	102	24	32	17	17	100	74	254	225	12.9

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type Nova Scotia Third Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centres 100,000+											
Halifax	147	166	32	26	26	24	716	665	921	881	4.5
Centres 50,000 - 99,999											
Cape Breton	34	38	30	28	6	0	6	0	76	66	15.2
Centres 10,000 - 49,999											
Chester MD	5	8	0	0	0	0	0	0	5	8	-37.5
East Hants MD	21	16	16	8	8	11	0	0	45	35	28.6
Kentville C.A.	38	7	20	0	4	0	0	0	62	7	**
Kings Subd A SC	20	15	4	6	0	0	0	0	24	21	14.3
Lunenburg MD	27	2	0	0	0	0	0	0	27	2	**
New Glasgow	3	4	2	2	0	0	11	8	16	14	14.3
Queens RGM	6	8	0	0	0	0	0	0	6	8	-25.0
Truro	35	21	0	0	0	0	15	0	50	21	138.1
West Hants MD	9	12	0	0	0	0	0	0	9	12	-25.0
Yarmouth MD	7	5	0	0	0	0	0	0	7	5	40.0
Total Nova Scotia (10,000+)	352	302	104	70	44	35	748	673	1,248	1,080	15.6

Table 2.1c: Starts by Submarket and by Dwelling Type Nova Scotia January - September 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
Halifax	304	390	56	54	76	81	1,859	836	2,295	1,361	68.6
Centres 50,000 - 99,999											
Cape Breton	69	67	32	44	6	0	6	0	113	111	1.8
Centres 10,000 - 49,999											
Chester MD	16	33	0	0	0	0	0	0	16	33	-51.5
East Hants MD	55	57	28	12	8	19	6	0	97	88	10.2
Kentville C.A.	41	16	20	4	4	0	0	40	65	60	8.3
Kings Subd A SC	32	30	12	8	4	0	8	0	56	38	47.4
Lunenburg MD	47	10	0	0	0	0	0	0	47	10	**
New Glasgow	85	16	22	12	0	4	11	68	118	100	18.0
Queens RGM	9	13	0	0	0	0	4	0	13	13	0.0
Truro	65	59	8	8	0	3	18	14	91	84	8.3
West Hants MD	21	36	0	0	0	0	0	1	21	37	-43.2
Yarmouth MD	12	8	0	0	0	4	0	0	12	12	0.0
Total Nova Scotia (10,000+)	756	735	178	142	98	111	1,912	959	2,944	1,947	51.2

Source: CMHC (Starts and Completions Survey)

Table 2d: Starts by Submarket and by Dwelling Type New Brunswick Third Quarter 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centres 100,000+											
Saint John	58	35	3	8	4	7	71	73	136	123	10.6
Moncton	97	89	82	58	12	14	28	258	219	419	-47.7
Centres 50,000 - 99,999											
Fredericton	110	107	10	6	0	14	63	12	183	139	31.7
Centres 10,000 - 49,999											
Bathurst	15	26	0	6	3	0	12	11	30	43	-30.2
Campbellton	5	10	0	0	0	0	0	0	5	10	-50.0
Edmundston	5	6	0	2	0	0	6	6	11	14	-21.4
Miramichi	28	27	2	2	0	0	0	4	30	33	-9.1
Total New Brunswick (10,000+)	318	300	97	82	19	35	180	364	614	781	-21.4

Table 2.1d: Starts by Submarket and by Dwelling Type New Brunswick January - September 2015											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
Saint John	98	89	7	20	4	10	72	79	181	198	-8.6
Moncton	178	164	104	166	29	18	107	327	418	675	-38.1
Centres 50,000 - 99,999											
Fredericton	138	194	14	12	39	14	63	56	254	276	-8.0
Centres 10,000 - 49,999											
Bathurst	24	39	4	6	3	0	22	11	53	56	-5.4
Campbellton	8	13	0	0	4	0	0	0	12	13	-7.7
Edmundston	7	11	0	2	0	4	17	12	24	29	-17.2
Miramichi	38	44	2	2	0	0	24	4	64	50	28.0
Total New Brunswick (10,000+)	491	554	131	208	79	46	305	489	1,006	1,297	-22.4

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
St. John's	8	26	0	0	0	24	47	46
Centres 10,000 - 49,999								
Bay Roberts	0	6	0	0	0	0	0	1
Corner Brook	0	0	0	0	0	0	2	2
Gander	0	0	0	0	0	0	3	8
Grand Falls-Windsor	0	0	0	8	0	0	1	0
Total Newfoundland & Labrador (10,000+)	8	32	0	8	0	24	53	57

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
St. John's	8	26	0	4	126	40	68	170
Centres 10,000 - 49,999								
Bay Roberts	0	6	0	0	0	0	0	1
Corner Brook	0	0	0	0	0	16	2	2
Gander	0	0	0	23	0	0	5	11
Grand Falls-Windsor	0	0	0	8	0	0	5	0
Total Newfoundland & Labrador (10,000+)	8	32	0	35	126	56	80	184

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 50,000 - 99,999								
Charlottetown	7	6	3	0	0	0	24	1
Centres 10,000 - 49,999								
Summerside	0	0	0	0	0	0	1	0
Total Prince Edward Island (10,000+)	7	6	3	0	0	0	25	1

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 50,000 - 99,999								
Charlottetown	14	9	3	0	0	0	79	48
Centres 10,000 - 49,999								
Summerside	0	0	0	8	0	0	1	26
Total Prince Edward Island (10,000+)	14	9	3	8	0	0	80	74

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
Halifax	18	24	8	0	266	71	362	582
Centres 50,000 - 99,999								
Cape Breton	6	0	0	0	0	0	6	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	8	11	0	0	0	0
Kentville C.A.	0	0	0	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	0	0	0	11	8
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	0	0	4	0	0	0
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	24	24	16	11	270	71	379	590

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Halifax	52	73	24	8	378	71	1,338	753
Centres 50,000 - 99,999								
Cape Breton	6	0	0	0	0	0	6	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	3	19	0	0	6	0
Kentville C.A.	0	0	0	0	0	0	0	40
Kings Subd A SC	4	0	0	0	8	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	4	0	0	11	68
Queens RGM	0	0	0	0	4	0	0	0
Truro	0	0	0	0	7	8	0	6
West Hants MD	0	0	0	0	0	0	0	1
Yarmouth MD	0	4	0	0	0	0	0	0
Total Nova Scotia (10,000+)	62	77	32	31	397	79	1,361	868

Source: CMHC (Starts and Completions Survey)

Table 2.2d: Starts by Submarket, by Dwelling Type and by Intended Market New Brunswick Third Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
Saint John	4	7	0	0	0	0	71	73
Moncton	12	14	0	0	18	19	2	239
Centres 50,000 - 99,999								
Fredericton	0	3	0	0	0	0	47	12
Centres 10,000 - 49,999								
Bathurst	3	0	0	0	8	0	4	11
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	0	0	6	6
Miramichi	0	0	0	0	0	0	0	4
Total New Brunswick (10,000+)	19	24	0	0	26	19	130	345

Table 2.3d: Starts by Submarket, by Dwelling Type and by Intended Market New Brunswick January - September 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Saint John	4	10	0	0	0	0	72	79
Moncton	29	18	0	0	18	19	57	308
Centres 50,000 - 99,999								
Fredericton	6	3	33	0	0	12	47	44
Centres 10,000 - 49,999								
Bathurst	3	0	0	0	11	0	4	11
Campbellton	4	0	0	0	0	0	0	0
Edmundston	0	4	0	0	11	0	6	12
Miramichi	0	0	0	0	0	0	24	4
Total New Brunswick (10,000+)	46	35	33	0	40	31	210	458

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market Newfoundland and Labrador Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
St. John's	242	279	8	37	47	46	297	368
Centres 10,000 - 49,999								
Bay Roberts	14	25	0	0	0	1	14	26
Corner Brook	27	25	0	0	2	2	29	27
Gander	18	23	0	0	5	8	23	31
Grand Falls-Windsor	5	15	0	0	1	8	6	23
Total Newfoundland & Labrador (10,000+)	306	367	8	37	55	65	369	475

Table 2.5a: Starts by Submarket and by Intended Market Newfoundland and Labrador January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
St. John's	516	665	130	53	68	174	714	898
Centres 10,000 - 49,999								
Bay Roberts	33	46	0	0	0	1	33	47
Corner Brook	36	40	0	16	2	2	38	58
Gander	26	42	0	0	7	34	33	76
Grand Falls-Windsor	15	23	0	0	5	8	20	31
Total Newfoundland & Labrador (10,000+)	626	816	130	69	82	219	838	1,110

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Prince Edward Island Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 50,000 - 99,999								
Charlottetown	66	58	0	0	27	1	113	59
Centres 10,000 - 49,999								
Summerside	10	9	0	0	1	0	11	9
Total Prince Edward Island (10,000+)	76	67	0	0	28	1	124	68

Table 2.5b: Starts by Submarket and by Intended Market Prince Edward Island January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 50,000 - 99,999								
Charlottetown	122	121	0	0	84	48	226	169
Centres 10,000 - 49,999								
Summerside	21	22	0	0	7	34	28	56
Total Prince Edward Island (10,000+)	143	143	0	0	91	82	254	225

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market Nova Scotia Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
Halifax	188	207	266	71	379	591	921	881
Centres 50,000 - 99,999								
Cape Breton	70	66	0	0	6	0	76	66
Centres 10,000 - 49,999								
Chester MD	5	8	0	0	0	0	5	8
East Hants MD	23	24	0	0	22	11	45	35
Kentville C.A.	58	7	0	0	0	0	62	7
Kings Subd A SC	24	21	0	0	0	0	24	21
Lunenburg MD	27	2	0	0	0	0	27	2
New Glasgow	4	6	0	0	12	8	16	14
Queens RGM	6	8	0	0	0	0	6	8
Truro	37	21	0	0	2	0	50	21
West Hants MD	9	10	0	0	0	2	9	12
Yarmouth MD	7	5	0	0	0	0	7	5
Total Nova Scotia (10,000+)	458	385	266	71	421	612	1,248	1,080

Table 2.5c: Starts by Submarket and by Intended Market Nova Scotia January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Halifax	393	498	383	71	1,376	780	2,295	1,361
Centres 50,000 - 99,999								
Cape Breton	106	110	0	0	7	1	113	111
Centres 10,000 - 49,999								
Chester MD	16	33	0	0	0	0	16	33
East Hants MD	67	67	2	0	28	21	97	88
Kentville C.A.	61	20	0	0	0	40	65	60
Kings Subd A SC	56	38	0	0	0	0	56	38
Lunenburg MD	47	10	0	0	0	0	47	10
New Glasgow	104	24	0	0	14	76	118	100
Queens RGM	13	13	0	0	0	0	13	13
Truro	76	73	0	0	4	8	91	84
West Hants MD	21	29	0	0	0	8	21	37
Yarmouth MD	12	12	0	0	0	0	12	12
Total Nova Scotia (10,000+)	972	927	385	71	1,429	934	2,944	1,947

Source: CMHC (Starts and Completions Survey)

Table 2.4d: Starts by Submarket and by Intended Market
New Brunswick
Third Quarter 2015

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
Saint John	63	48	0	0	73	75	136	123
Moncton	191	167	11	7	9	245	219	419
Centres 50,000 - 99,999								
Fredericton	114	112	0	0	53	16	183	139
Centres 10,000 - 49,999								
Bathurst	26	32	0	0	4	11	30	43
Campbellton	5	10	0	0	0	0	5	10
Edmundston	5	8	0	0	6	6	11	14
Miramichi	24	29	0	0	6	4	30	33
Total New Brunswick (10,000+)	428	406	11	7	151	357	614	781

Table 2.5d: Starts by Submarket and by Intended Market
New Brunswick
January - September 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Saint John	104	116	0	0	77	82	181	198
Moncton	294	346	17	11	75	318	418	675
Centres 50,000 - 99,999								
Fredericton	149	199	0	12	89	54	254	276
Centres 10,000 - 49,999								
Bathurst	42	45	0	0	4	11	53	56
Campbellton	12	13	0	0	0	0	12	13
Edmundston	12	17	6	0	6	12	24	29
Miramichi	34	44	0	0	30	6	64	50
Total New Brunswick (10,000+)	647	780	23	23	281	483	1,006	1,297

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centres 100,000+											
St. John's	218	291	2	0	14	4	48	54	282	349	-19.2
Centres 10,000 - 49,999											
Bay Roberts	15	14	0	4	0	0	0	0	15	18	-16.7
Corner Brook	12	8	2	6	0	0	0	0	14	14	0.0
Gander	13	16	0	0	0	0	0	3	13	19	-31.6
Grand Falls-Windsor	10	9	0	0	4	8	0	0	14	17	-17.6
Total Newfoundland & Labrador (10,000+)	268	338	4	10	18	12	48	57	338	417	-18.9

Table 3.1a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
St. John's	646	818	12	6	36	6	296	215	990	1,045	-5.3
Centres 10,000 - 49,999											
Bay Roberts	34	42	0	4	6	0	0	0	40	46	-13.0
Corner Brook	32	35	4	8	0	0	2	0	38	43	-11.6
Gander	29	42	1	2	23	0	4	10	57	54	5.6
Grand Falls-Windsor	24	27	0	0	4	16	0	0	28	43	-34.9
Total Newfoundland & Labrador (10,000+)	765	964	17	20	69	22	302	225	1,153	1,231	-6.3

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type
Prince Edward Island
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centres 50,000 - 99,999											
Charlottetown	27	37	6	8	0	3	25	50	58	98	-40.8
Centres 10,000 - 49,999											
Summerside	1	1	0	2	0	0	0	0	1	3	-66.7
Total Prince Edward Island (10,000+)	28	38	6	10	0	3	25	50	59	101	-41.6

Table 3.1b: Completions by Submarket and by Dwelling Type
Prince Edward Island
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 50,000 - 99,999											
Charlottetown	83	88	18	14	6	11	27	146	134	259	-48.3
Centres 10,000 - 49,999											
Summerside	13	8	10	2	0	8	26	22	49	40	22.5
Total Prince Edward Island (10,000+)	96	96	28	16	6	19	53	168	183	299	-38.8

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type
Nova Scotia
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centres 100,000+											
Halifax	84	127	10	32	19	21	371	514	484	694	-30.3
Centres 50,000 - 99,999											
Cape Breton	21	24	4	8	0	3	0	0	25	35	-28.6
Centres 10,000 - 49,999											
Chester MD	3	7	0	0	0	0	0	0	3	7	-57.1
East Hants MD	15	21	6	2	0	11	0	0	21	34	-38.2
Kentville C.A.	12	10	6	4	4	0	0	0	22	14	57.1
Kings Subd A SC	10	10	4	0	0	0	0	0	14	10	40.0
Lunenburg MD	15	6	0	0	0	0	0	0	15	6	150.0
New Glasgow	12	4	8	6	0	0	0	0	20	10	100.0
Queens RGM	2	3	0	0	0	0	0	0	2	3	-33.3
Truro	20	15	2	2	0	3	4	10	26	30	-13.3
West Hants MD	12	15	0	0	0	0	0	0	12	15	-20.0
Yarmouth MD	4	2	0	0	0	4	0	0	4	6	-33.3
Total Nova Scotia (10,000+)	210	244	40	54	23	42	375	524	648	864	-25.0

Table 3.1c: Completions by Submarket and by Dwelling Type
Nova Scotia
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
Halifax	318	474	36	92	127	72	914	748	1,395	1,386	0.6
Centres 50,000 - 99,999											
Cape Breton	90	68	48	42	6	3	1	0	145	113	28.3
Centres 10,000 - 49,999											
Chester MD	15	26	0	0	0	0	0	0	15	26	-42.3
East Hants MD	52	71	16	6	0	11	0	24	68	112	-39.3
Kentville C.A.	16	29	6	10	4	11	0	24	26	74	-64.9
Kings Subd A SC	26	36	10	6	0	4	0	8	36	54	-33.3
Lunenburg MD	73	36	0	0	0	0	0	0	73	36	102.8
New Glasgow	80	20	20	20	17	0	0	6	117	46	154.3
Queens RGM	10	10	0	0	0	4	0	0	10	14	-28.6
Truro	56	49	6	16	0	3	8	18	70	86	-18.6
West Hants MD	25	36	0	2	0	0	0	2	25	40	-37.5
Yarmouth MD	14	5	0	0	0	4	0	0	14	9	55.6
Total Nova Scotia (10,000+)	775	860	142	194	154	112	923	830	1,994	1,996	-0.1

Source: CMHC (Starts and Completions Survey)

Table 3d: Completions by Submarket and by Dwelling Type
New Brunswick
Third Quarter 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	% Change
Centres 100,000+											
Saint John	22	24	0	10	4	0	0	25	26	59	-55.9
Moncton	54	64	24	48	7	6	95	79	180	197	-8.6
Centres 50,000 - 99,999											
Fredericton	27	46	2	8	8	11	12	52	49	117	-58.1
Centres 10,000 - 49,999											
Bathurst	9	17	2	4	0	3	0	0	11	24	-54.2
Campbellton	3	5	0	0	0	0	0	0	3	5	-40.0
Edmundston	3	3	0	0	0	10	0	10	3	23	-87.0
Miramichi	12	13	0	2	0	0	24	0	36	15	140.0
Total New Brunswick (10,000+)	130	172	28	72	19	30	131	166	308	440	-30.0

Table 3.1d: Completions by Submarket and by Dwelling Type
New Brunswick
January - September 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Centres 100,000+											
Saint John	77	98	6	16	7	0	0	117	90	231	-61.0
Moncton	192	200	110	168	31	37	138	241	471	646	-27.1
Centres 50,000 - 99,999											
Fredericton	138	189	8	20	49	15	63	93	258	317	-18.6
Centres 10,000 - 49,999											
Bathurst	30	31	4	4	0	3	27	0	61	38	60.5
Campbellton	7	8	0	0	0	0	0	4	7	12	-41.7
Edmundston	6	15	2	0	4	10	10	10	22	35	-37.1
Miramichi	41	35	0	2	0	0	28	23	69	60	15.0
Total New Brunswick (10,000+)	491	576	130	210	91	65	266	488	978	1,339	-27.0

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
St. John's	10	4	4	0	8	0	40	54
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	0	0	0	0	0	3
Grand Falls-Windsor	0	0	4	8	0	0	0	0
Total Newfoundland and Labrador (10,000+)	10	4	8	8	8	0	40	57

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
St. John's	16	6	20	0	121	16	175	199
Centres 10,000 - 49,999								
Bay Roberts	6	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	2	0
Gander	0	0	23	0	0	0	4	10
Grand Falls-Windsor	0	0	4	16	0	0	0	0
Total Newfoundland and Labrador (10,000+)	22	6	47	16	121	16	181	209

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 50,000 - 99,999								
Charlottetown	0	3	0	0	12	0	13	50
Centres 10,000 - 49,999								
Summerside	0	0	0	0	0	0	0	0
Total Prince Edward Island (10,000+)	0	3	0	0	12	0	13	50

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 50,000 - 99,999								
Charlottetown	0	3	6	8	12	22	15	124
Centres 10,000 - 49,999								
Summerside	0	0	0	8	0	0	26	22
Total Prince Edward Island (10,000+)	0	3	6	16	12	22	41	146

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Third Quarter 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
Halifax	11	21	8	0	0	32	371	482
Centres 50,000 - 99,999								
Cape Breton	0	0	0	3	0	0	0	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	11	0	0	0	0
Kentville C.A.	0	0	4	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	0	0	0	0	0	0
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	0	3	4	0	0	10
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	4	0	0	0	0	0	0
Total Nova Scotia (10,000+)	11	25	12	17	4	32	371	492

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - September 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Halifax	83	69	44	3	0	32	914	716
Centres 50,000 - 99,999								
Cape Breton	6	0	0	3	0	0	1	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	11	0	0	0	24
Kentville C.A.	0	0	4	11	0	0	0	24
Kings Subd A SC	0	0	0	4	0	0	0	8
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	17	0	0	0	0	6
Queens RGM	0	0	0	4	0	0	0	0
Truro	0	0	0	3	4	0	4	18
West Hants MD	0	0	0	0	0	0	0	2
Yarmouth MD	0	4	0	0	0	0	0	0
Total Nova Scotia (10,000+)	89	73	65	39	4	32	919	798

Source: CMHC (Starts and Completions Survey)

Table 3.2d: Completions by Submarket, by Dwelling Type and by Intended Market New Brunswick Third Quarter 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
Saint John	4	0	0	0	0	0	0	25
Moncton	7	6	0	0	13	0	82	79
Centres 50,000 - 99,999								
Fredericton	8	11	0	0	0	0	12	52
Centres 10,000 - 49,999								
Bathurst	0	3	0	0	0	0	0	0
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	10	0	0	0	0	0	10
Miramichi	0	0	0	0	0	0	24	0
Total New Brunswick (10,000+)	19	30	0	0	13	0	118	166

Table 3.3d: Completions by Submarket, by Dwelling Type and by Intended Market New Brunswick January - September 2015								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Saint John	7	0	0	0	0	0	0	117
Moncton	31	33	0	4	24	0	114	241
Centres 50,000 - 99,999								
Fredericton	49	11	0	4	0	0	63	93
Centres 10,000 - 49,999								
Bathurst	0	3	0	0	16	0	11	0
Campbellton	0	0	0	0	0	0	0	4
Edmundston	4	10	0	0	0	0	10	10
Miramichi	0	0	0	0	0	0	28	23
Total New Brunswick (10,000+)	91	57	0	8	40	0	226	488

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market Newfoundland and Labrador Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
St. John's	224	295	14	0	44	54	282	349
Centres 10,000 - 49,999								
Bay Roberts	15	18	0	0	0	0	15	18
Corner Brook	14	14	0	0	0	0	14	14
Gander	13	16	0	0	0	3	13	19
Grand Falls-Windsor	10	9	0	0	4	8	14	17
Total Newfoundland & Labrador (10,000+)	276	352	14	0	48	65	338	417

Table 3.5a: Completions by Submarket and by Intended Market Newfoundland and Labrador January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
St. John's	663	827	132	19	195	199	990	1,045
Centres 10,000 - 49,999								
Bay Roberts	40	46	0	0	0	0	40	46
Corner Brook	36	43	0	0	2	0	38	43
Gander	30	44	0	0	27	10	57	54
Grand Falls-Windsor	24	27	0	0	4	16	28	43
Total Newfoundland & Labrador (10,000+)	793	987	132	19	228	225	1,153	1,231

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market Prince Edward Island Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 50,000 - 99,999								
Charlottetown	31	48	12	0	15	50	58	98
Centres 10,000 - 49,999								
Summerside	1	3	0	0	0	0	1	3
Total Prince Edward Island (10,000+)	32	51	12	0	15	50	59	101

Table 3.5b: Completions by Submarket and by Intended Market Prince Edward Island January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 50,000 - 99,999								
Charlottetown	99	101	12	22	23	136	134	259
Centres 10,000 - 49,999								
Summerside	17	10	0	0	32	30	49	40
Total Prince Edward Island (10,000+)	116	111	12	22	55	166	183	299

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market Nova Scotia Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
Halifax	97	164	2	32	385	498	484	694
Centres 50,000 - 99,999								
Cape Breton	25	32	0	0	0	3	25	35
Centres 10,000 - 49,999								
Chester MD	3	7	0	0	0	0	3	7
East Hants MD	18	23	1	0	2	11	21	34
Kentville C.A.	18	14	0	0	4	0	22	14
Kings Subd A SC	14	10	0	0	0	0	14	10
Lunenburg MD	15	6	0	0	0	0	15	6
New Glasgow	19	10	0	0	1	0	20	10
Queens RGM	2	3	0	0	0	0	2	3
Truro	23	16	0	0	3	14	26	30
West Hants MD	12	12	0	0	0	3	12	15
Yarmouth MD	4	6	0	0	0	0	4	6
Total Nova Scotia (10,000+)	250	303	3	32	395	529	648	864

Table 3.5c: Completions by Submarket and by Intended Market Nova Scotia January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Halifax	425	608	2	38	968	740	1,395	1,386
Centres 50,000 - 99,999								
Cape Breton	139	101	3	0	3	12	145	113
Centres 10,000 - 49,999								
Chester MD	15	26	0	0	0	0	15	26
East Hants MD	65	73	1	2	2	37	68	112
Kentville C.A.	22	39	0	0	4	35	26	74
Kings Subd A SC	36	42	0	0	0	12	36	54
Lunenburg MD	73	36	0	0	0	0	73	36
New Glasgow	97	36	0	0	20	10	117	46
Queens RGM	10	10	0	0	0	4	10	14
Truro	63	61	0	0	7	25	70	86
West Hants MD	24	31	0	0	1	9	25	40
Yarmouth MD	14	9	0	0	0	0	14	9
Total Nova Scotia (10,000+)	983	1,072	6	40	1,005	884	1,994	1,996

Source: CMHC (Starts and Completions Survey)

Table 3.4d: Completions by Submarket and by Intended Market New Brunswick Third Quarter 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014	Q3 2015	Q3 2014
Centres 100,000+								
Saint John	25	29	0	0	1	30	26	59
Moncton	86	110	9	6	85	81	180	197
Centres 50,000 - 99,999								
Fredericton	33	63	0	0	16	54	49	117
Centres 10,000 - 49,999								
Bathurst	11	24	0	0	0	0	11	24
Campbellton	3	5	0	0	0	0	3	5
Edmundston	3	3	0	10	0	10	3	23
Miramichi	11	14	0	0	25	1	36	15
Total New Brunswick (10,000+)	172	248	9	16	127	176	308	440

Table 3.5d: Completions by Submarket and by Intended Market New Brunswick January - September 2015								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Centres 100,000+								
Saint John	85	105	0	0	5	126	90	231
Moncton	332	385	13	6	126	255	471	646
Centres 50,000 - 99,999								
Fredericton	173	213	15	0	70	104	258	317
Centres 10,000 - 49,999								
Bathurst	50	38	0	0	11	0	61	38
Campbellton	6	8	0	0	1	4	7	12
Edmundston	12	15	0	10	10	10	22	35
Miramichi	39	35	0	0	30	25	69	60
Total New Brunswick (10,000+)	697	799	28	16	253	524	978	1,339

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Newfoundland and Labrador
Third Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Newfoundland and Labrador (50,000+)													
Q3 2015	2	0.9	27	12.4	29	13.4	43	19.8	116	53.5	217	400,000	435,178
Q3 2014	2	0.7	30	10.6	75	26.5	51	18.0	125	44.2	283	370,000	425,702
Year-to-date 2015	9	1.4	68	10.6	108	16.8	151	23.5	307	47.7	643	395,000	431,930
Year-to-date 2014	18	2.2	75	9.2	202	24.8	180	22.1	338	41.6	813	370,000	419,408

Table 4b: Absorbed Single-Detached Units by Price Range in Prince Edward Island
Third Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Prince Edward Island (50,000+)													
Q3 2015	2	5.9	1	2.9	15	44.1	3	8.6	13	38.2	34	250,000	292,439
Q3 2014	3	10.3	5	17.2	7	24.1	2	6.9	12	41.4	29	300,000	304,100
Year-to-date 2015	3	2.9	8	7.7	32	30.8	26	25.0	35	33.7	104	270,000	300,454
Year-to-date 2014	4	4.2	9	9.4	29	30.2	18	18.8	36	37.5	96	280,000	311,678

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Nova Scotia
Third Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $300,000		$300,000 - $349,999		$350,000 - $399,999		$400,000 - $449,999		$450,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Cape Breton													
Q3 2015	20	100.0	0	0.0	0	0.0	0	0.0	0	0.0	20	-	181,071
Q3 2014	17	68.0	3	12.0	0	0.0	0	0.0	5	20.0	25	207,500	269,182
Year-to-date 2015	70	79.5	8	9.1	6	6.8	1	1.1	3	3.4	88	205,000	217,692
Year-to-date 2014	41	61.2	12	17.9	6	9.0	2	3.0	6	9.0	67	252,500	263,607
Halifax CMA													
Q3 2015	16	18.6	7	8.1	17	19.8	8	9.3	38	44.2	86	-	700,945
Q3 2014	32	26.7	17	14.2	23	19.2	9	7.5	39	32.5	120	432,500	398,728
Year-to-date 2015	72	22.9	34	10.8	50	15.9	39	12.4	120	38.1	315	400,000	460,069
Year-to-date 2014	114	25.2	76	16.8	86	19.0	46	10.2	131	28.9	453	360,000	387,934
Total Urban Centres in Nova Scotia (50,000+)													
Q3 2015	36	34.0	7	6.6	17	16.0	8	7.5	38	35.8	106	390,000	447,573
Q3 2014	49	33.8	20	13.8	23	15.9	9	6.2	44	30.3	145	365,000	399,413
Year-to-date 2015	142	35.2	42	10.4	56	13.9	40	9.9	123	30.5	403	365,000	403,404
Year-to-date 2014	155	29.8	88	16.9	92	17.7	48	9.2	137	26.3	520	350,000	392,615

Table 4d: Absorbed Single-Detached Units by Price Range in New Brunswick
Third Quarter 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Fredericton													
Q3 2015	4	18.2	2	9.1	2	9.1	7	31.8	7	31.8	22	-	292,050
Q3 2014	5	11.9	11	26.2	9	21.4	10	23.8	7	16.7	42	-	245,962
Year-to-date 2015	6	4.4	15	11.0	38	27.9	51	37.5	26	19.1	136	250,000	283,425
Year-to-date 2014	9	4.9	32	17.3	40	21.6	75	40.5	29	15.7	185	270,000	273,469
Moncton CMA													
Q3 2015	0	0.0	5	9.6	4	7.7	25	48.1	18	34.6	52	305,000	310,022
Q3 2014	1	1.6	6	9.4	10	15.6	23	35.9	24	37.5	64	305,000	334,461
Year-to-date 2015	5	2.8	15	8.3	25	13.8	84	46.4	52	28.7	181	300,000	302,964
Year-to-date 2014	4	2.0	21	10.7	35	17.9	75	38.3	61	31.1	196	295,000	319,543
Saint John CMA													
Q3 2015	1	5.3	0	0.0	2	10.5	10	52.6	6	31.6	19	-	377,208
Q3 2014	0	0.0	0	0.0	2	11.1	8	44.4	8	44.4	18	-	416,650
Year-to-date 2015	2	3.7	4	7.4	7	13.0	21	38.9	20	37.0	54	-	352,766
Year-to-date 2014	0	0.0	4	4.5	16	18.2	38	43.2	30	34.1	88	322,500	353,737
Total Urban Centres in New Brunswick (50,000+)													
Q3 2015	5	5.4	7	7.5	8	8.6	42	45.2	31	33.3	93	300,000	317,927
Q3 2014	6	4.8	17	13.7	21	16.9	41	33.1	39	31.5	124	270,000	313,939
Year-to-date 2015	13	3.5	34	9.2	70	18.9	156	42.0	98	26.4	371	290,000	300,988
Year-to-date 2014	13	2.8	57	12.2	91	19.4	188	40.1	120	25.6	469	280,000	307,408

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Newfoundland and Labrador Third Quarter 2015

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	191	-14.7	316	766	829	38.1	279,236	-1.7	277,177
	February	200	-10.3	330	750	984	33.5	308,851	4.5	311,436
	March	246	-8.6	334	778	868	38.5	288,865	2.7	287,978
	April	249	-17.3	321	886	776	41.4	279,071	-3.7	280,589
	May	347	-0.6	358	1,219	962	37.2	295,199	7.6	296,966
	June	436	8.2	364	1,213	947	38.4	294,158	1.5	288,687
	July	477	-3.4	354	1,220	965	36.7	294,815	2.2	288,616
	August	428	-7.2	347	1,032	957	36.3	293,548	1.7	288,511
	September	430	4.4	361	1,111	1,009	35.8	264,650	-1.6	272,983
	October	432	-7.9	334	994	984	33.9	266,346	-2.2	274,752
	November	334	-14.4	333	646	696	37.2	273,177	-3.2	275,773
	December	330	7.1	349	375	812	43.0	273,769	-5.4	268,217
2015	January	200	4.7	345	885	1,016	34.0	283,043	1.4	280,893
	February	193	-3.5	324	693	907	35.7	282,350	-8.6	281,870
	March	305	24.0	383	772	852	45.0	273,645	-5.3	274,380
	April	278	11.6	367	1,003	886	41.4	276,760	-0.8	278,178
	May	340	-2.0	345	1,181	927	37.2	278,263	-5.7	280,201
	June	364	-16.5	298	1,254	910	32.7	280,605	-4.6	276,174
	July	545	14.3	377	1,195	922	40.9	275,072	-6.7	271,199
	August	438	2.3	364	1,003	931	39.1	292,960	-0.2	286,110
	September	411	-4.4	347	950	879	39.5	274,840	3.9	283,732
	October									
	November									
	December									
	Q3 2014	1,335	-2.3	1,062	3,363	2,931	36.2	284,693	0.7	283,268
	Q3 2015	1,394	4.4	1,088	3,148	2,732	39.8	280,624	-1.4	280,185
	YTD 2014	3,004	-4.2		8,975			288,417	1.5	
	YTD 2015	3,074	2.3		8,936			279,585	-3.1	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Prince Edward Island
Third Quarter 2015

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	63	-17.1	107	266	309	34.6	159,972	7.2	159,972
	February	75	-11.8	122	214	315	38.7	164,176	4.3	164,176
	March	81	-20.6	106	281	310	34.2	174,311	15.3	174,311
	April	109	-23.8	121	326	247	49.0	167,050	0.3	167,050
	May	132	-11.4	125	521	330	37.9	177,533	6.3	177,533
	June	142	-4.1	111	517	368	30.2	150,886	6.3	150,886
	July	155	-6.6	116	466	331	35.0	153,964	-9.4	153,964
	August	142	5.2	109	334	325	33.5	146,055	-8.4	146,055
	September	171	24.8	131	311	325	40.3	161,794	12.9	161,794
	October	144	21.0	123	255	316	38.9	174,871	13.1	174,871
	November	91	-13.3	108	188	315	34.3	180,487	19.2	180,487
	December	75	25.0	101	141	331	30.5	169,877	14.0	169,877
2015	January	79	25.4	129	263	321	40.2	159,448	-0.3	159,448
	February	74	-1.3	119	150	233	51.1	164,774	0.4	164,774
	March	75	-7.4	109	207	222	49.1	165,693	-4.9	165,693
	April	106	-2.8	117	318	268	43.7	170,396	2.0	170,396
	May	147	11.4	135	501	321	42.1	167,391	-5.7	167,391
	June	200	40.8	153	540	330	46.4	162,885	8.0	162,885
	July	192	23.9	142	489	343	41.4	171,140	11.2	171,140
	August	193	35.9	153	346	345	44.3	157,949	8.1	157,949
	September	171	0.0	124	301	318	39.0	146,079	-9.7	146,079
	October									
	November									
	December									
	Q3 2014	468	6.8	356	1,111	981	36.3	154,425	-2.5	154,424
	Q3 2015	556	18.8	419	1,136	1,006	41.7	158,854	2.9	158,907
	YTD 2014	1,070	-6.2		3,236			160,608	2.2	
	YTD 2015	1,237	15.6		3,115			162,316	1.1	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5c: MLS® Residential Activity for Nova Scotia
Third Quarter 2015

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	407	-19.4	691	1,424	1,684	41.0	200,327	-10.7	207,911
	February	502	-13.0	685	1,298	1,619	42.3	216,537	2.3	216,623
	March	653	4.5	709	1,971	1,742	40.7	210,504	-5.5	206,961
	April	761	-16.5	687	2,292	1,708	40.2	222,689	-0.5	209,667
	May	996	-10.4	728	2,582	1,789	40.7	231,972	1.0	217,464
	June	1,034	7.7	753	2,311	1,835	41.0	220,122	-2.1	212,783
	July	1,004	2.2	765	2,038	1,726	44.3	226,389	5.3	222,932
	August	815	-12.9	759	1,761	1,804	42.1	212,355	0.0	216,212
	September	823	14.0	776	1,734	1,743	44.5	201,698	-3.8	212,567
	October	755	0.0	754	1,346	1,546	48.8	206,251	1.5	213,722
	November	575	-4.6	753	1,021	1,616	46.6	209,538	-0.2	212,284
	December	475	2.6	761	668	1,695	44.9	207,809	-0.4	215,646
2015	January	443	8.8	746	1,534	1,776	42.0	202,928	1.3	213,242
	February	521	3.8	688	1,137	1,453	47.4	218,868	1.1	216,142
	March	582	-10.9	602	1,415	1,244	48.4	226,673	7.7	219,391
	April	779	2.4	668	2,229	1,723	38.8	220,969	-0.8	204,802
	May	1,310	31.5	715	2,882	1,978	36.1	232,537	0.2	226,688
	June	1,017	-1.6	594	2,708	1,965	30.2	226,145	2.7	227,588
	July	950	-5.4	616	2,241	1,843	33.4	226,216	-0.1	217,243
	August	646	-20.7	592	1,676	1,754	33.8	220,078	3.6	224,031
	September	869	5.6	805	1,627	1,650	48.8	245,777	21.9	255,960
	October									
	November									
	December									
	Q3 2014	2,642	0.1	2,300	5,533	5,273	43.6	214,369	0.8	217,218
	Q3 2015	2,465	-6.7	2,013	5,544	5,247	38.4	231,504	8.0	234,722
	YTD 2014	6,995	-4.6		17,411			217,609	-1.0	
	YTD 2015	7,117	1.7		17,449			226,676	4.2	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5d: MLS® Residential Activity for New Brunswick
Third Quarter 2015

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	297	-6.0	486	1,276	1,297	37.5	160,451	4.6	165,402
	February	379	-4.5	497	1,199	1,452	34.2	159,201	2.0	162,989
	March	466	8.9	532	1,376	1,239	42.9	156,795	-4.1	156,168
	April	539	-10.0	482	1,562	1,162	41.5	161,821	-2.2	157,570
	May	665	-19.0	480	1,985	1,449	33.1	178,609	3.1	163,833
	June	637	-9.1	472	1,877	1,541	30.6	166,208	-1.0	158,743
	July	731	8.5	571	1,664	1,385	41.2	164,146	2.9	163,989
	August	638	5.1	573	1,326	1,384	41.4	162,110	-1.6	161,071
	September	647	23.5	572	1,447	1,424	40.2	154,338	-3.4	159,389
	October	557	17.0	556	1,223	1,352	41.1	153,312	-1.4	158,803
	November	387	-11.4	505	839	1,335	37.8	160,766	2.5	163,368
	December	330	9.3	545	611	1,365	39.9	155,078	-3.6	161,511
2015	January	350	17.8	606	1,343	1,428	42.4	145,592	-9.3	150,358
	February	327	-13.7	434	903	1,083	40.1	169,840	6.7	172,533
	March	496	6.4	527	1,319	1,182	44.6	150,807	-3.8	152,153
	April	581	7.8	532	1,683	1,296	41.0	165,622	2.3	160,625
	May	713	7.2	544	2,023	1,527	35.6	164,736	-7.8	151,334
	June	810	27.2	560	1,945	1,456	38.5	164,122	-1.3	157,624
	July	749	2.5	572	1,666	1,379	41.5	168,412	2.6	167,657
	August	682	6.9	591	1,345	1,405	42.1	154,973	-4.4	155,013
	September	604	-6.6	546	1,235	1,215	44.9	159,756	3.5	163,389
	October									
	November									
	December									
	Q3 2014	2,016	11.7	1,716	4,437	4,193	40.9	160,354	-0.6	161,481
	Q3 2015	2,035	0.9	1,709	4,246	3,999	42.7	161,339	0.6	161,921
	YTD 2014	4,999	-1.3		13,712			163,273	-0.4	
	YTD 2015	5,312	6.3		13,462			161,190	-1.3	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Level of Economic Indicators for Newfoundland and Labrador
Third Quarter 2015

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	5 Yr. Term							
2014	January - March	591	3.1	5.2	241.5	11.9	-543	83.3	972	1,473,878	90.18
	April - June	570	3.1	4.8	236.4	12.1	796	106.9	942	1,771,882	92.39
	July - September	570	3.1	4.8	237.5	12.3	-77	96.4	968	1,611,274	90.97
	October - December	570	3.1	4.8	238.4	11.6	-98	130.9	983	1,380,161	87.43
2015	January - March	568	3.0	4.8	235.9	12.4	-325	121.9	946	1,289,274	79.20
	April - June	561	2.9	4.6	235.7	12.9	-262	116.6	947	1,629,229	81.10
	July - September	561	2.9	4.6	237.3	12.3		133.6	957		75.79
	October - December										

Table 6.1a: Growth [1] of Economic Indicators for Newfoundland and Labrador
Third Quarter 2015

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	5 Yr. Term							
2014	January - March	-0.5	0.1	0.0	-1.7	0.1	**	-7.7	7.2	4.0	-8.5
	April - June	-3.4	0.1	-0.4	-2.6	0.4	**	3.7	1.8	5.2	-4.7
	July - September	-4.6	0.0	-0.5	-1.5	1.3	-107.7	-3.1	4.1	-1.0	-5.7
	October - December	-5.2	0.0	-0.6	-1.9	-0.1	-159.8	59.6	5.3	-10.2	-7.7
2015	January - March	-3.8	-0.2	-0.4	-2.3	0.6	-40.1	46.4	-2.7	-12.5	-12.2
	April - June	-1.5	-0.3	-0.2	-0.3	0.8	-132.9	9.0	0.6	-8.1	-12.2
	July - September	-1.5	-0.3	-0.2	-0.1	0.0		38.6	-1.1		-16.7
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6b: Level of Economic Indicators for Prince Edward Island
Third Quarter 2015

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	5 Yr. Term							
2014	January - March	591	3.1	5.2	74.0	11.1	99	83.3	770	311,884	90.18
	April - June	570	3.1	4.8	73.5	11.2	476	106.9	751	439,822	92.39
	July - September	570	3.1	4.8	74.2	9.4	266	96.4	750	439,567	90.97
	October - December	570	3.1	4.8	74.0	10.2	-190	130.9	765	415,963	87.43
2015	January - March	568	3.0	4.8	73.9	10.5	-103	121.9	779	327,294	79.20
	April - June	561	2.9	4.6	72.9	10.9	222	116.6	778	451,203	81.10
	July - September	561	2.9	4.6	72.7	10.6		133.6	766		75.79
	October - December										

Table 6.1b: Growth [1] of Economic Indicators for Prince Edward Island
Third Quarter 2015

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	5 Yr. Term							
2014	January - March	-0.5	0.1	0.0	-1.5	-0.4	-157.2	-7.7	6.4	6.6	-8.5
	April - June	-3.4	0.1	-0.4	-0.9	-0.2	55.6	3.7	2.2	9.3	-4.7
	July - September	-4.6	0.0	-0.5	0.6	-2.1	**	-3.1	3.1	13.1	-5.7
	October - December	-5.2	0.0	-0.6	0.3	-1.4	**	59.6	3.3	11.8	-7.7
2015	January - March	-3.8	-0.2	-0.4	-0.1	-0.6	**	46.4	1.1	4.9	-12.2
	April - June	-1.5	-0.3	-0.2	-0.8	-0.3	-53.4	9.0	3.5	2.6	-12.2
	July - September	-1.5	-0.3	-0.2	-2.0	1.1		38.6	2.1		-16.7
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional Indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6c: Level of Economic Indicators for Nova Scotia
Third Quarter 2015

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	5 Yr. Term							
2014	January - March	591	3.1	5.2	447.3	8.9	-408	83.3	799	1,625,155	90.18
	April - June	570	3.1	4.8	445.7	9.0	169	106.9	803	1,894,287	92.39
	July - September	570	3.1	4.8	446.6	8.9	1,071	96.4	815	1,939,628	90.97
	October - December	570	3.1	4.8	451.0	8.6	-112	130.9	830	1,828,728	87.43
2015	January - March	568	3.0	4.8	447.8	8.9	-644	121.9	824	1,667,991	79.20
	April - June	561	2.9	4.6	445.4	8.6	862	116.6	823	1,946,301	81.10
	July - September	561	2.9	4.6	449.4	8.5		133.6	821		75.79
	October - December										

Table 6.1c: Growth [1] of Economic Indicators for Nova Scotia
Third Quarter 2015

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	5 Yr. Term							
2014	January - March	-0.5	0.1	0.0	-1.6	-0.5	-48.9	-7.7	3.7	-33.6	-8.5
	April - June	-3.4	0.1	-0.4	-2.1	0.2	-150.6	3.7	2.0	-29.4	-4.7
	July - September	-4.6	0.0	-0.5	-1.4	0.0	**	-3.1	4.4	-24.0	-5.7
	October - December	-5.2	0.0	-0.6	0.6	-0.3	-149.6	59.6	5.6	1.8	-7.7
2015	January - March	-3.8	-0.2	-0.4	0.1	0.0	57.8	46.4	3.1	2.6	-12.2
	April - June	-1.5	-0.3	-0.2	-0.1	-0.4	**	9.0	2.5	2.7	-12.2
	July - September	-1.5	-0.3	-0.2	0.6	-0.4		38.6	0.7		-16.7
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional Indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6d: Level of Economic Indicators for New Brunswick Third Quarter 2015

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	5 Yr. Term							
2014	January - March	591	3.1	5.2	357.0	9.8	-414	83.3	764	4,574,214	90.18
	April - June	570	3.1	4.8	353.2	10.1	-243	106.9	770	5,017,625	92.39
	July - September	570	3.1	4.8	352.7	9.8	231	96.4	788	5,003,033	90.97
	October - December	570	3.1	4.8	351.5	10.0	-53	130.9	803	4,295,637	87.43
2015	January - March	568	3.0	4.8	353.8	10.2	-493	121.9	806	4,145,572	79.20
	April - June	561	2.9	4.6	351.5	10.1	-105	116.6	813	4,831,212	81.10
	July - September	561	2.9	4.6	349.6	10.0		133.6	810		75.79
	October - December										

Table 6.1d: Growth [1] of Economic Indicators for New Brunswick Third Quarter 2015

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	5 Yr. Term							
2014	January - March	-0.5	0.1	0.0	1.2	-0.9	-18.0	-7.7	0.8	-7.5	-8.5
	April - June	-3.4	0.1	-0.4	0.0	-0.5	**	3.7	0.7	-4.0	-4.7
	July - September	-4.6	0.0	-0.5	-0.7	-0.3	-155.3	-3.1	-0.7	2.0	-5.7
	October - December	-5.2	0.0	-0.6	-1.3	0.1	-11.7	59.6	1.5	-18.1	-7.7
2015	January - March	-3.8	-0.2	-0.4	-0.9	0.4	19.1	46.4	5.6	-9.4	-12.2
	April - June	-1.5	-0.3	-0.2	-0.5	0.1	-56.8	9.0	5.6	-3.7	-12.2
	July - September	-1.5	-0.3	-0.2	-0.9	0.2		38.6	2.7		-16.7
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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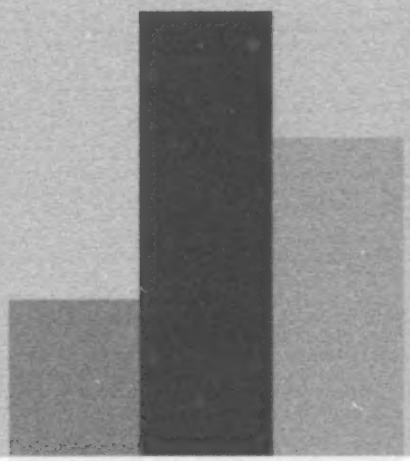

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- Condominium Owners Report
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
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